

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | Gary S. Bianconi | Social Security number or ITIN | xxx-xx-6766 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | Sharon A. Bianconi | Social Security number or ITIN | xxx-xx-1469 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 17-22316-CMB | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary S. Bianconi

Sharon A. Bianconi

9/27/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gary S. Bianconi
 Sharon A. Bianconi
 Debtors

Case No. 17-22316-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 76

Date Rcvd: Sep 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2017.

db/jdb
 cr
 cr
 14638339 +Gary S. Bianconi, Sharon A. Bianconi, 614 McGowan Ave., West Mifflin, PA 15122-3440
 14638340 +Exeter Finance LLC, P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028
 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14638339 +Arrow Financial Services LLC, 5996 WESt Touhy Avenue, Niles, IL 60714-4610
 14638340 +Associated Credit Services Inc., 105B South Street, P.O. Box 9100,
 Hopkinton, MA 01748-2206
 14638341 Bayview Loan Servicing, LLC, P.O. Box 650091, Dallas, TX 75265-0091
 14638342 +Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658
 14638343 +Bureau of Benefits and Allowances, Attn: UI Payment Services, P.O. Box 67503,
 Harrisburg, PA 17106-7503
 14638344 Cach LLC, P.O. Box 5980, Denver, CO 80127
 14638345 Caine & Weiner, P.O. Box 5010, Woodland Hills, CA 91365-5010
 14638347 #+Central Credit Services LLC, 20 Corporate Hills Dr., Saint Charles, MO 63301-3749
 14638350 +Citizens Bank, DDA Recovery RJE245, One Citizens Bank, Riverside, RI 02915-3019
 14638351 +City of McKeesport, 500 Fifth Ave., McKeesport, PA 15132-2527
 14638352 Columbia House, P.O. Box 91601, Indianapolis, IN 46296-1060
 14638353 Comcast, P.O. Box 3002, Southeastern, PA 19398-3002
 14638356 Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
 14638357 +Duquesne Light, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067
 14638361 #Family Medicine Assoc., 1432 Lincoln Way, Suite 101, White Oak, PA 15131-1600
 14638360 #Family Medicine Assoc., 1432 Lincoln Way, White Oak, PA 15131-1600
 14638366 HSIV, P.O. Box 7477, Rockford, IL 61126-7477
 14638367 +Image Radiology Group, 2001 Lincoln Way, White Oak, PA 15131-2419
 14638368 +Irwin Bank & Trust Co., 2001 Lincoln Way, McKeesport, PA 15131-2419
 14638370 +John A. Zuzo, 314 Canticleer Circle, New Stanton, PA 15672-9425
 14638371 +John K. Weinstein, Allegheny County Treasurer, 436 Grant Street, Room 108,
 Pittsburgh, PA 15219-2497
 14638372 +Jordon Tax Service, P.O. Box 200, Bethel Park, PA 15102-0200
 14638373 +Keystone Collections Group, P.O. Box 499, Irwin, PA 15642-0499
 14638383 +MRS Associates Inc., 3 Executive Campus Suite 400, Cherry Hill, NJ 08002-4103
 14638376 +Mary Alice Ofcharik, 614 McGowan Avenue, West Mifflin, PA 15122-3440
 14638375 +Mary Alice Ofcharik, 614 McGowan Avenue, West Mifflin, PA 15122-3440
 14638377 McKeesport Ambulance Rescue Service, P.O. Box 580, McKeesport, PA 15134-0580
 14638379 Medcredit, P.O. Box 1629, Maryland Heights, MO 63043-0629
 14638382 +Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
 14638384 +Municipal Authority of Westmoreland Coun, P.O. Box 800, Greensburg, PA 15601-0800
 14638386 ++++NATIONAL CITY, 100 S COMMONS STE 116, PITTSBURGH PA 15212-5359
 (address filed with court: National City, 116 Allegheny Center Mall,
 Pittsburgh, PA 15212-5356)
 14638388 Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
 14638391 +Premier Medical Associates, 310 Rodi Rd., Suite 250, Pittsburgh, PA 15235-3318
 14638392 +Professional Bureau of Collections of Md, 5295 DTC Pkwy, Greenwood Village, CO 80111-2752
 14638393 +Qualia Collection Services, P.O. Box 4699, Petaluma, CA 94955-4699
 14638394 Quest Diagnostics, P.O. Box 64378, Baltimore, MD 21264-4378
 14638396 +RUI Credit Services, P.O. Box 1349, Melville, NY 11747-0421
 14638395 Richard A. Dukovich, DMD, 1209 State Route 885, Jefferson Hills, PA 15025-3821
 14638401 ++STELLAR RECOVERY INC, PO BOX 48370, JACKSONVILLE FL 32247-8370
 (address filed with court: Stellar Recovery Inc, 1327 Hwy 2 W, Kalispell, MT 59901)
 14638399 +State Collection Service, 2509 S Stoughton Road, Madison, WI 53716-3314
 14638402 +Transworld Systems Inc., 300 Cedar Ridge Dr. Suite 307, Pittsburgh, PA 15205-1159
 14638403 +Treasurer - City of McKeesport, 500 Fifth Ave., McKeesport, PA 15132-2527
 14638404 +Trident Asset Manageme, 53 Perimeter Center East, Atlanta, GA 30346-2287
 14638406 UPMC CC, P.O. Box 371062, Pittsburgh, PA 15251-7062
 14638407 UPMC McKeesport, P.O. Box 382059, Pittsburgh, PA 15250-8059
 14638408 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
 14638409 #+Van Ru Credit Corporation, 1350 E. Touhy Avenue, Suite 300E, Des Plaines, IL 60018-3342
 14638412 YBUY, P.O. Box 105654, Atlanta, GA 30348-5654

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Sep 28 2017 00:53:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 28 2017 01:17:33 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14638338 +EDI: GMACFS.COM Sep 28 2017 00:53:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 14638346 EDI: CAPITALONE.COM Sep 28 2017 00:54:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 14638348 EDI: CHASE.COM Sep 28 2017 00:54:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 14638349 +E-mail/Text: compliance@chaserec.com Sep 28 2017 01:18:42 Chase Receivables,
 1247 Broadway, Sonoma, CA 95476-7503

District/off: 0315-2

User: admin
Form ID: 318

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14638354 +EDI: CCS.COM Sep 28 2017 00:53:00 Credit Collection Services, P.O. Box 607,
Norwood, MA 02062-0607
14638355 +EDI: DCI.COM Sep 28 2017 00:54:00 Diversified Consultant, P O Box 551268,
Jacksonville, FL 32255-1268
14638358 +E-mail/Text: bknotice@erccollections.com Sep 28 2017 01:17:57 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville, FL 32256-7412
14638359 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Sep 28 2017 01:16:22 Exeter Finance Corp.,
PO Box 166008, Irving, TX 75016-6008
14638362 +EDI: AMINFOFP.COM Sep 28 2017 00:53:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
14638363 EDI: HFC.COM Sep 28 2017 00:54:00 HSBC Business Solutions, P.O. Box 5219,
Carol Stream, IL 60197-5219
14638364 +EDI: HFC.COM Sep 28 2017 00:54:00 HSBC Card Services, P.O. Box 17051,
Baltimore, MD 21297-1051
14638365 EDI: HFC.COM Sep 28 2017 00:54:00 HSBC Retail Services, P.O. Box 5244,
Carol Stream, IL 60197-5244
14638369 EDI: JEFFERSONCAP.COM Sep 28 2017 00:54:00 Jefferson Capital Syst, 16 Mclelland Rd,
Saint Cloud, MN 56303
14638374 +EDI: LEADINGEDGE.COM Sep 28 2017 00:54:00 Leading Edge Recovery Solutions, LLC,
5440 N. Cumberland Avenue Ste. 300, Chicago, IL 60656-1486
14638381 +EDI: MID8.COM Sep 28 2017 00:53:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
14638385 +E-mail/Text: jmikulla@mck-macm.org Sep 28 2017 01:18:26
Municipality Authority of McKeesport, 2800 Walnut St., McKeesport, PA 15132-7133
14638387 +E-mail/Text: bankruptcydepartment@tsico.com Sep 28 2017 01:18:36 NCO Financial Systems,
Attn: Bankruptcy, P.O. Box 15270, Wilmington, DE 19850-5270
14638594 +EDI: PRA.COM Sep 28 2017 00:53:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
14638389 +EDI: PINNACLE.COM Sep 28 2017 00:54:00 Pinnacle Financial Group,
7825 Washington Avenue S Suite 310, Minneapolis, MN 55439-2424
14638398 +EDI: SWCR.COM Sep 28 2017 00:53:00 Southwest Credit Syste, 4120 International Parkway,
Carrollton, TX 75007-1958
14638405 EDI: URSI.COM Sep 28 2017 00:53:00 United Recovery Systems, P.O. Box 722929,
Houston, TX 77272-2929
14638410 EDI: VERIZONCOMB.COM Sep 28 2017 00:54:00 Verizon, P.O. Box 660748,
Dallas, TX 75266-0748
14638411 +EDI: BLUESTEM Sep 28 2017 00:54:00 Webbank/fingerhut, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bayview Loan Servicing, LLC, A Delaware Limited Li
cr Duquesne Light Company
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14638380* Medcredit, Inc., P.O. Box 1629, Maryland Heights, MO 63043-0629
14638397* +Sharon A. Bianconi, 614 McGowan Avenue, West Mifflin, PA 15122-3440
14638400* +State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314
14638378 ##+McKeesport Area School District, 2225 Fifth Avenue, McKeesport, PA 15132-1100
14638390 ##+Portfolio Recovery Ass, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 2, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2017 at the address(es) listed below:

Glenn R. Bartifay on behalf of Joint Debtor Sharon A. Bianconi gbartifay@bartifaylaw.com,
sfallat@bartifaylaw.com;jterek@bartifaylaw.com;nalejandro@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay on behalf of Debtor Gary S. Bianconi gbartifay@bartifaylaw.com,
sfallat@bartifaylaw.com;jterek@bartifaylaw.com;nalejandro@bartifaylaw.com;gbartifay@yahoo.com
James Warmbrodt on behalf of Creditor Bayview Loan Servicing, LLC, A Delaware Limited
Liability Company bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7